

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of	)	
	)	
ONG	)	Art Unit: 3692
	)	
Application No. 10/506,739	)	Examiner: Robinson, Kito R.
	)	
Filing Date: April 14, 2005	)	Confirmation No. 5266
	)	
For: ELECTRONIC TRANSFER SYSTEM	)	

**ELECTION UNDER RESTRICTION REQUIREMENT**

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Ballard Spahr Andrews & Ingersoll, LLP  
Customer Number 23859

February 27, 2009

Sir:

This communication is responsive to the Office Action mailed January 30, 2009.

The Examiner has restricted the application and has required an election of one of the following Groups:

- Group I. Claims 1-52, drawn to generating a single use on-line transaction that disables re-use of the transaction and check for sufficient funds in the bank account and confirms the transfer of funds; and
- Group II. Claims 53-71, drawn to providing a user with a single use identification code, verifying the code and user identity and authorizing the financial transaction.

See Office Action, at page 2.